

GROUP PERSONAL ACCIDENT

Arranged by Sutton Winson Limited

for staff of TJW Contract Solutions Limited and TJW Corporate Services Limited

POLICY NO: PRM24151550ECA/15000028

Underwritten by Aviva Insurance Limited

SUMMARY OF COVER

This is a Summary of Cover only and is not proof of insurance. Cover starts as soon as regular premium deductions are made from your wages. A copy of the policy is available from the policyholder – TJW Contract Solutions Ltd, Diamond House, 149 Frimley Road, Camberley, Surrey GU15 2PS.

IMPORTANT NOTE

All employees / operatives registered with and payrolled or placed on temporary assignment by TJW Contract Solutions Ltd/TJW Corporate Services Limited are automatically covered. Employees/operatives who do not exercise their right to opt-out will have the cost of this accident insurance deducted from earnings each week. Should any employee/operative wish to opt-out please put this in writing to TJW Contract Solutions Ltd, Diamond House, 149 Frimley Road, Camberley, Surrey GU15 2PS or by email to service@tjwcontracts.co.uk.

WHEN YOU ARE COVERED

Cover is restricted to accidents sustained by the Insured Person while in the employment of the insured and including direct travel from home to place of work and from place of work to home or if the insured person is not travelling directly home to their first destination after leaving work.

Benefits

Policy Benefits and sums insured are set out in the table below

Policy Benefits and Sums Insured	
Accidental Bodily Injury resulting in	Benefit
Death	£125,000
Loss of Sight (one or both eyes) or Loss of Limb (one or more limbs) or one or more of each	£125,000
Permanent disablement as described below:	
Permanent total disablement (other than Loss of Sight or Loss of Limb) entirely preventing the Insured Person from engaging in or giving attention to any occupation for which he/she is fitted by knowledge, training, education or experience	£125,000
Complete and irrevocable loss of hearing:	
in one ear	£31,250
in both ears	£125,000
Total and Permanent loss of speech	£125,000
Total loss by physical severance or complete and irrecoverable loss of use of:	
One thumb	£25,000
One index finger	£18,750
Any other finger	£12,500
One big toe	£12,500
Any other toe	£3,750
Complete and irrecoverable loss of use of:	
Shoulder or elbow	£37,500
Wrist	£31,250
Hip, knee or ankle	£31,250
Fractured leg or foot with established non union	£31,250

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Fractured knee cap with established non union	£25,000
Shortening of a leg by at least 3 centimetres	£18,750
Removal of the lower jaw by surgical operation	£37,500
Permanent facial disfigurement to an extent of not less than 5 square centimetres of scar tissue in the area from the hairline to and including the lower jaw and ears	£12,500
Loss of an internal organ	£31,250

The maximum amount payable in respect of one or more losses is £125,000

Temporary Total Disablement

Benefit Period	Benefit
From 15 days to 26 weeks	Lower of £250 or 75% of Weekly Wage
From 26 weeks to 52 weeks	Lower of £250 or 75% of Weekly Wage

Excess Period: No benefit is payable for the first 14 days of disablement.

Maximum accumulation limit

Any one Accident	£10,000,000
Any one multi-engined aircraft	£10,000,000
Any single engine aircraft	£5,000,000

The maximum We will pay in respect of all benefits under this policy in aggregate in respect of all Insured Persons involved in the same Accident shall not exceed the Maximum Accumulation Limit stated above. In the event that the Maximum Accumulation Limit is exceeded then individual benefits shall be reduced proportionally until the total aggregate of individual benefits does not exceed the Maximum Accumulation Limit.

Extensions

The following extensions apply:

Extension	Benefit
Broken Bones	Maximum £1,500 per Accident regardless of the number of Broken Bones
Upon medical confirmation of: <ul style="list-style-type: none"> A fracture of a leg, arm, shoulder, wrist, hand (but excluding fingers or thumb), closed fracture of skull, open fracture of skull Dislocation of shoulder, hip, ankle or elbow 	
Animal Attack	£5,000
Childcare expenses	£250 per week up to 52 weeks
Coma benefit	£50 per day up to 52 weeks
Convalescence	£50 per 24 hours up to 365 consecutive nights
Damage to personal property	£1,500
Dental and Optical Expenses	£1,500
Disappearance	£125,000
Electrocution	25% uplift
Emergency Dental Expenses	£500
Funeral Expenses	£10,000
Home Alteration Expenses	£20,000
Workplace Alteration Expenses	£25,000
Hospital Transfer	£2,000
Hospitalisation	£50 per 24 hours up to 365 consecutive nights
Hemiplegia	£10,000

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Paraplegia	£10,000
Triplegia	£20,000
Quadriplegia	£30,000
Independent Financial Advice	£2,500
Medical Expenses	£15,000
Permanent Partial Disablement	£125,000
Physiotherapy Treatment	£500
Post-Traumatic Stress Disorder resulting from Terrorism	50% of the Temporary Total Disablement or £500 per week whichever is less, up to 13 weeks
Prosthesis Cover	£10,000
Psychological Assistance	£5,000
Rehabilitation Expenses	£15,000

Important Exclusions and Conditions

Age Limits

Cover will cease in respect of accidental bodily injury sustained after and on the Insured Person's 75th birthday

Self-Inflicted Injury or Sickness

There will be no cover applicable in respect of:

- Committing or attempting to commit suicide or intentionally inflicting self-injury
- Any gradually operating cause
- Any naturally occurring condition or degenerative process
- Sickness or disease (unless resulting directly from Accidental Bodily Injury)

Residence

It is a condition of the Policy that The Insured Person is permanently resident within the United Kingdom, Channel Islands or Isle of Man.

Overseas Travel

There will be no cover in respect of:

- Any claim incurred in or respect of travel to Afghanistan, Iran, Iraq, North Korea and Syria or any claim incurred in a country or part of a country where the Foreign and Commonwealth Office has issued warnings against all travel to that country or part, unless referred and agreed by Us in writing.

Offshore Work

There will be no cover for any Insured Person while working on or in transit by sea or air to or from offshore installations, unless otherwise agreed by Us.

Back Injuries and Strains

There will be no cover for Back Injuries and strains due to lifting twisting turning or wrenching.

Criminal Act

There will be no cover in respect of The Insured Person's own criminal act.

Maximum Payment

The maximum amount payable for all accidental bodily injury resulting from any one incident is £125,000 unless otherwise agreed by Us.

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HOW TO CLAIM

Should you need to make a claim under this policy, you must write to Sutton Winson Ltd within 90 days of the injury occurring. IN all cases, please quote your policy number.

SUTTON WINSON LTD

St James House, Grosvenor Rd, Twickenham TW1 4AJ

Claims Line: 020 8891 9831

Claims Email: claims@swib.co.uk

The Insured Person that is claiming must provide any supporting evidence required by the insurer. This includes (but is not limited to):

- fully completed claim form
- medical certificates
- payslips for the three weeks preceding the date of occurrence of the claim for the week of work during which the accident giving rise to the claim arises
- copy of the entry in the Site Accident Book to evidence a site accident where appropriate

Cover Information

Insured Persons are covered under the Group Personal Accident scheme for the **Operative Time** as noted in the schedule.

The Group Personal Accident policy is insured on a declaration basis and employees who have not opted out of the policy will be covered whilst registered with / placed on temporary assignment by the Group Policy Holder, subject to the conditions and exclusions of the Policy.

Cancellation Rights

The Group Policy Holder has no right to cancel the policy during the Period of Insurance shown on the Schedule.

If there is a default under the Group Policy Holder's Aviva credit agreement which finances this policy, We may cancel this policy by providing notice in writing to You in accordance with the default termination provisions set out in Your Aviva credit agreement.

Where there is no Aviva credit agreement to finance this policy, We will cancel this policy from the inception date if the premium has not been paid.

We may also cancel this policy at any time by sending not less than 30 days' notice in writing to the Group Policy Holder's last known address.

You may cancel your cover at any time by informing your Employer – the Group Policy Holder – that you no longer wish to opt in to the Group Personal Accident insurance.

Legal Information

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Additional Information

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

What are my obligations?

This is a summary of your main obligations under the policy.

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- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify Sutton Winson promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Insurance Cover Document) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review.

Whilst firms are bound by their decision you are not.

Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567 or visit their website at www.financial-ombudsman.org.uk, where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

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